

SUBJECT INDEX

A

■ Advertising. *See also* Brochures

- The Ad Game
May, p. 63
- Beyond the Ad
Bigelow, Alan
Apr., p. 70
- The Bob 'n Tom Show Sells 'Em
Sept., p. 56-57

Advisory services

- Branch Out into Advisory Services
Durniak, Mike
Nov./Dec., p. 26-28

Affordable housing

- Homebuyers Get a Break in Rural America
Brockner, John F.
Oct., p. 26-28
- One Giant Step for Buyers
Wiedemer, John P.
Mar., p. 40-42

Agency

- Beware When Rookies Work with Friends and Relatives
Harlan, Don; Lyons, Gail
Aug., p. 15
- Buyers Are Buyers
Barrell, Doris S.
Aug., p. 14
- Don't Bite the Hand . . .
June, p. 12
- Loose Lips Sink Ships
Propp, Steele V.
Oct., p. 52-55
- Missing Link Found?
Sept., p. 16-17
- A New Chapter in Agency Policy
Aug., p. 25
- A Question of Agency
Apr., p. 13
- Rattle a Few Sabers
May, p. 56
- Stand Up for Dual Agency
May, p. 57

Appraisal

- Appraisals Don't Exist in a Vacuum
Saxton, Larry
Mar., p. 63
- The Lowdown on Low Appraisals
DeChant, Michael P.
July, p. 40-41
- A New Day for Appraisers
Lappen, Alyssa A.
Jan./Feb., p. 30-33
- The Tyranny of Appraising

Gorham, Pete
Mar., p. 62

Asbestos

- Asbestos in Perspective
Aug., p. 49
- Property Owners Beat Tax System
Nov./Dec., p. 14
- You're Stuck with It, Baby
May, p. 12

Attorneys, working with

- Mystery Unbound
June, p. 36

Auctions

- Tough Market, Tough Questions
Aug., p. 12

B

■ Bankruptcy

- Seek Protection from a Financial Storm
Cohen, Jeffrey
June, p. 51-54

Bonuses

- 3 Bedrooms, 2 Baths . . . and a Bonus!
Oct., p. 14-20

Brochures

- Brochure Targets Commercial Leads
Cunliffe, Kenneth W.
Apr., p. 62-63

In this final issue of the year, **Real Estate Today*** would like to acknowledge and thank the members of the 1992 NATIONAL ASSOCIATION OF REALTORS® Publications Committee for their contributions, and the corresponding members, who serve as auxiliary reviewers.

Publications Committee

Joseph P. Klock, CRB, CRS, chairman
Terri Murphy, GRI, CRS, LTC, vice chairman
Donn Andrus, GRI
Richard A. Biege, GRI, CRS
Eldon Bliet, CCIM
Mary Chatton Brown, GRI
Paul Christian, CRB, CRS
Kenneth O. Diehl
Barbara M. Domingue
Patricia R. Grosso
Pamela S. Hammontree, GRI, CRB, CRS
Wilson L. Harpley, Jr., CRB, CRS
Barbara L. Holland, CPM®
Barbara A. Huntzicker, GRI, CRS
L. D. Jones, GRI, CRB, CRS
Edward V. Jordan, CRB
June Klaassen
John F. Krause, GRI, CRS
Richard H. Lentfer, GRI, CRB, CRS
Paula K. Lewis, GRI, CRS
Carol A. Lindstrom, GRI, CRB, CRS
Donald W. MacCoy
Stephanie T. Nagle, CRB
Patricia N. Ortseifen, GRI, CRB, CRS, LTC
Donald E. Phipps, GRI, CRB, CRS
Barbara Polk, GRI, CRB, CRS, LTC
James V. Pugliese, GRI
Erle Rawlins, CRB
Kenneth J. Reyhons, CRB, CRS
Jerry Rossi, CRS

Elaine Sattler, LTC
Phillip M. Sleet, Jr., GRI, CRB, CRS
George W. Smith, GRI, CRB
Joan M. Sobeck, GRI, CRS
Marsha K. Stacy, GRI, CRB, CRS
Carl Steinmetz, GRI
Terry P. Sullivan, CRB, CRS, LTC
Elmer F. Synek, GRI, CRS
Jean Tank, GRI, CRB
Barbara Tetlow, CRS
Jeffrey L. Underwood, CRS
Sally Unger, GRI, CRB, CRS
George Vlasis, GRI, CRB
Suzanne Volkman, CRS
Katherine M. Walsh, GRI, CRS
Florence H. Willess, GRI, CRS
John Yen Wong, CRB
Janifer H. Zacharski, GRI

Corresponding Members

William S. Benbow, Jr., GRI, CCIM, CRS
Janet Friedman-Blum
Dana C. Clor, GRI
John E. Cyr, GRI, ALC
Daniel J. Dressman
Jack L. Gale, GRI, ALC, CRB, CRS
Bruce Gallman, CCIM
Donald K. Hopkins, Jr., GRI, CRB, CRS
Michael L. Jewell, GRI, CRB, CRS
Talova L. Jones, GRI, CRB
Kenneth P. Jordan, GRI, CRB, CRS
Brian J. McCettigan, GRI, CRB, CRS
Gerald McGuire, GRI, CRS
William Ostlund, CCIM
Cari L. Pace, GRI, CCIM, CRB, CRS
W. Duncan Patterson, CCIM
Jacque Stanly, CAE
Victor J. Stephens, CCIM
Carol E. Thompson, GRI, CRS, LTC

- The Personal Brochure: A Blueprint for Success
Taylor, Robert E., Jr.
Sept., p. 42-45

Brokerage issues

- Winds of Change
Jan./Feb., p. 12-17
- Winds of Change: Part II
Mar., p. 25-27

Budgeting. See Finance, personal**Business technology**

- Equip Yourself for Video Success
Felldin, Kenneth E.
July, p. 56-57
- Put Your Sales on the Fast Track
Arnold, David O.; Rutman, Gail
Jan./Feb., p. 41-44
- Sales, Listings, and Videotape
Vogel, Christine
July, p. 51-54
- Will Voice Mail Deliver for You?
Jermain, Paul C.
Oct., p. 43-47

Buyer brokerage

- The Many Shades of Buyer Brokerage
Aug., p. 18-19
- The Survey Says
Jan./Feb., p. 55
- Apr., p. 34-35
- Winds of Change
Jan./Feb., p. 12-17

Buyers, working with. See also First-time buyers

- Beware When Rookies Work with Friends and Relatives
Harlan, Don; Lyons, Gail
Aug., p. 15

- Buyers Are Buyers
Barrell, Doris S.
Aug., p. 14

C**Community service**

- Giving Back
Grainger, Jeanne
June, p. 36-37

Company policy

- The Survey Says: Smoking on the Job
May, p. 34
- Take a Stand
Jan./Feb., p. 34
- Where There's Smoke, There's Ire
Long, Deborah H.
May, p. 28-31

Computers

- Could a Laptop Lighten Your Work Load?
Smith, Blair C.
Mar., p. 29-31
- Keep Tabs on Commercial Prospects
Bartlett, John
Apr., p. 59-61

Condominiums

- Timely Conversion
June, p. 59

Conventions

- Make Conventions Work for You
Kozak, Marilyn Elliott
Nov./Dec., p. 34

D

- Down payment. See Financing

E**Economic forecast**

- Pulling for Dollars
Tuccillo, John; Barr, Robert
Jan./Feb., p. 18

Electromagnetic fields

- EMFs: Charged with Controversy
Tomecek, Sharon
Nov./Dec., p. 16-21

Energy conservation

- Cool Relief
June, p. 59

Environmental issues

- Above and Beyond
Ross, Joan
Aug., p. 8
- Ante Up
Oct., p. 51
- Asbestos in Perspective
Aug., p. 49
- Curbing the EPA
Oct., p. 12-13
- Does Your Delineator Make the Grade?
Nov./Dec., p. 44
- Drowning in Wetlands Rules
Berger, Warren

SHOUT YOUR ACCOMPLISHMENT!

PhD's do it.
CPA's do it.

And REALTORS® should too!

(Attach mailing label here or type the information)

Subscriber # _____ Designation _____

Name: _____

Address: _____

City _____ ST _____ Zip _____

RETURN THIS FORM TO:

Real Estate Today®/REALTOR NEWS®,
Circulation Department, P.O. Box 3267, Glen Ellyn, IL 60137.

Continuing education is an accomplishment, no matter your profession. You've worked hard to earn your professional designation and deserve the recognition.

Now, *Real Estate Today*® and REALTOR NEWS® will add your designation to the mailing label on your publications. Simply attach your current mailing label in the space provided, or type/print your name, address as it appears on the label and subscriber number (located above your name on the label) and indicate the **one** designation you wish to appear by your name.

IMPORTANT! Forms received without the subscriber number will not be processed.

Please Note: Due to space limitations, only **one** designation can be added to your mailing label. In the event more than one designation is submitted, the first designation listed will appear on your label.



NATIONAL ASSOCIATION
OF REALTORS®

The Voice for Real Estate®

- July, p. 18-22
- EMFs: Charged with Controversy
Tomecek, Sharon
Nov./Dec., p. 16-21
- The Greening of Developments
June, p. 58
- Home Toxic Home
Berger, Warren
Sept., p. 20-25
- Know How to Wade Through the Morass
Gutman, Carolyn P.
July, p. 23-24
- Leaking Tanks: Make Sure Liability
Doesn't Seep into Your Company
Cook, Preston
Oct., p. 59-60
- Underground Tanks Can Sink the Firmest
of Deals
Stein, Sanford M.; Siegfried, Daniel L.
Oct., p. 57-58
- What Lurks Beneath the Surface?
Apr., p. 38-42
- You May Be Covered
Apr., p. 20
- You're Stuck with It, Baby
May, p. 12

Escrow

- MBA Dander Up Over New Bill
Apr., p. 32-33
- Don't Play Judge
Sept., p. 16

Ethics

- The Code of Ethics at Work
Aug., p. 59-63
- The Survey Says: The Code of Ethics
Aug., p. 63; Oct., p. 62

F**Fair housing**

- Hazardous Harbor
July, p. 16-17
- Missing Link Found?
Sept., p. 16-17
- Out with the Old (VAMA), in with the New
June, p. 34
- Play Fair in Housing
Berger, Warren
Apr., p. 14-19

Fax machines

- Got Ya Covered
Arnold, David O.; Rutman, Gail
Oct., p. 25
- Put Your Sales on the Fast Track
Arnold, David O.; Rutman, Gail
Jan./Feb., p. 41-44
- The Whole Fax and Nothing but the Fax
Arnold, David O.; Rutman, Gail
June, p. 37

Fees

- When Will We Charge Professional Fees
for Professional Services?
Hammerle, Ronald L.
Oct., p. 40-41

Fiduciary duties. See Agency**Finance, personal**

- The Buck Stops with You
Klaassen, June
Aug., p. 44-48
- Carry Your Commission Income Through

Hot and Cold Seasons

- Briggs, Michael
Nov./Dec., p. 38-42
- If Lenders Won't Cooperate, There's
Always Bankruptcy
July, p. 58
- Is There Life Before College?
July, p. 58
- Muni, Shmuni!
Cohen, Marilyn
June, p. 44-46
- Rare Investment
Jan./Feb., p. 60
- A Tax-Exempt Retirement?
Nov./Dec., p. 22
- Turning Seconds into Retirement Savings
Aug., p. 30-31
- Valueless Doesn't Mean Worthless
Mar., p. 49
- Whom Can You Trust with Your Money?
Koziol, Thomas L.
Nov./Dec., p. 22-23
- Why Pay More?
Sept., p. 30
- Women: Take Aim at Your Goals
Lambert, George D.
Oct., p. 34-38

Financing

- Ante Up
Oct., p. 51
- Are ARM Borrowers Overpaying?
Forster, Eric
Sept., p. 27-28
- Are Loans Your Fortune?
Waldron, Stacey
May, p. 16-20
- Bringing Liquidity to Commercial Lending

ASSOCIATE WITH THE BEST



REAL ESTATE BROKERAGE
MANAGERS COUNCIL

THE BEST BROKERAGE MANAGERS

Take advantage of this unique opportunity to network with the best and most productive in your business.

THE BEST RESOURCES AND SERVICES

Gain immediate access to a wealth of management resources. Benefit from cutting-edge publications and many exclusive membership services and discounts.

THE BEST EDUCATION

Enroll in the challenging CRB Certification program that leads to the prestigious CRB (Certified Real Estate Brokerage Manager) designation. Available in flexible formats of one to three days, the courses are offered across the country.

THE BEST REWARDS

Boost your productivity and profits. According to a recent membership demographic survey, the average personal net income for a CRB is \$30,000 more than a broker who does not hold the designation.

BE THE BEST.

Join the Real Estate Brokerage Managers Council today.

For more information on the membership opportunities available, call 312/321-4429, Fax 312/329-8882, or write:
Real Estate Brokerage Managers Council
430 N. Michigan, Chicago, IL 60611-4092

- Apr., p. 64
- Fannie, Freddie Look to Weed Out Discrimination
Aug., p. 31
- FHA vs. Conventional No Easy Choice
Oct., p. 50-51
- Good-Old-Boy Lending Dies Off
Aug., p. 31
- Homebuyers Get a Break in Rural America
Broker, John F.
Oct., p. 26-28
- Is It Too Late to Refinance?
Abraham, Jesse
Apr., p. 22-24
- No Down Payment Required
Oct., p. 50
- Take Investing to the Limit
Oct., p. 50
- Turn a Pumpkin into a Viable Listing
June, p. 48
- Which Way to the Financing?
June, p. 48
- First-time buyers**
 - Financing a First Home
Manning, Jim
May, p. 39-42
 - Make the Grade with First-Time Buyers
Turney, Jim
July, p. 28-29
- Foreclosures**
 - Help Freddie Sell
Aug., p. 49
- Franchising**
 - Is the Grass Always Greener?
Berger, Warren
May, p. 58-62
- Fraud**

- Be a Skeptic
June, p. 12
- Phony Financiers
June, p. 48
- Risk Is Easy to Come By
Aug., p. 16-17

G

Golf course development

- A Good Site Ensures a Good Swing
Sept., p. 57
- Ironclad Venture
May, p. 28

H

HUD

- Clear the HUD Hurdles
Vercassi, George P.
Oct., p. 30

Image

- Boost Your Image
Apr., p. 71
- Five Steps to a Healthier Self-Esteem

- Schilling, Byron
Aug., p. 56-57
- Make a Striking First Impression
Jenkins, Carol
June, p. 60-63
- The Survey Says: Professionalism
Nov./Dec., p. 43
- That's Entertainment?
June, p. 34
- Your Reputation Is Money
Natiello, Robert A.
Nov./Dec., p. 29-32

Inspection of property

- Risk Is Easy to Come By
Aug., p. 16-17

Insurance

- Evaluate Your Carrier
Wellman, Karl R.
Aug., p. 12
- Insurance Assurance
Mar., p. 61
- Insuring Money
May, p. 36
- You May Be Covered
Apr., p. 20

International real estate

- Communism's Death Brings the Birth of Private Property
Filisko, Gabriella
Jan./Feb., p. 50-54

Landscaping

- Just Do It

ADVERTISEMENT

Farm twice as effectively with half the effort!

■ Re-introducing 2 best-sellers on real estate farming!

Back by popular demand, two classic self-help books on real estate farming. *Successful Farming—By Mail* (334 pp.) shows you how to cultivate your farm, increase your listings and sales—all by mail!

In 18 easy-to-read chapters, *Successful Farming—By Mail* will teach you how to create and maintain your farm mailing list. Learn to write "farm letters" that get listings, leads, sales and referrals. How to save on postage, printing, mailing and much more. Includes 26 professionally written letters you can use right away!

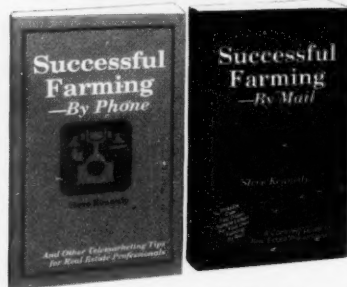
Successful Farming—By Phone (288 pp.) shows you how to apply proven telemarketing techniques to your farm area. How to write winning phone scripts, overcome objections, and turn "sign-calls," and ad-queries into clients. And much, much more!

Send No Money! Order Now!

Order either *Successful Farming* book for \$19.95, or both for just \$34.95—save \$5.00!

What's more, we'll send you either one or both to evaluate FREE for 15 days. If you're not 100% delighted, return your order post-paid with the invoice marked "cancel" and owe nothing!

© 1992, Argyle Press, Inc.



Farming's made easy with these 2 expert guides for real estate professionals. Each is just \$19.95 or get both for \$34.95 (save \$5).

Enclose a check (incl. 7.75% tax in Calif.) and shipping is FREE. VISA/MasterCard also accepted (plus shpg.)—please include entire number and exp. date. **15-Day Money-Back Guaranteed on all pre-paid orders!**

To order, attach your card to this ad and mail it to: Argyle Press Inc., 6312 Santa Ana Cyn., #193-F1, Anaheim, CA 92807.

Or better yet, call 714/693-3830 or fax your order 24-hrs. a day to 714/693-9973.

Start farming better, faster and smarter. Order your *Successful Farming* books—100% Risk-Free—today!

Statement of Ownership, Management, and Circulation

Statement of Ownership, Management, and Circulation, required by Title 39 United States Code 3685. Date of filing: September 25, 1991. Title of publication: **Real Estate Today**. Frequency of issue: monthly except February and December. Annual subscription price: \$10 for members; \$25 for nonmembers. Mailing address of office of publication: 430 North Michigan Avenue, Chicago, Illinois 60611-4087. Mailing address of headquarters of publisher: NATIONAL ASSOCIATION OF REALTORS®, 430 North Michigan Avenue, Chicago, Illinois 60611-4087. Name and address of publisher: William A. Adkinson, NATIONAL ASSOCIATION OF REALTORS®, 430 North Michigan Avenue, Chicago, Illinois 60611-4087. Names and address of associate publishers: Maureen Glass, Annette Cohen, NATIONAL ASSOCIATION OF REALTORS®, 430 North Michigan Avenue, Chicago, Illinois 60611-4087. Owner: NATIONAL ASSOCIATION OF REALTORS®, a nonprofit trade association with no stockholders, 430 North Michigan Avenue, Chicago, Illinois 60611-4087. Total number of copies (net press run): 743,801. Paid circulation: mail subscription, 736,757; sales through dealers and carriers, street vendors, and counter sales, none. Free distribution: mail, carrier, or other means (samples, complimentary, and other free copies), 1,937. Copies not distributed: office use, left over, unaccounted, spoiled after printing, 5,107; return from news agents, none. Total: 743,801. I certify that the statements made by me above are correct and complete. Signed: Maureen Glass, Associate Publisher/Editor.

May, p. 26-27

Lead poisoning

- Home Toxic Home Berger, Warren Sept., p. 20-25

Leasing

- Avoid the Thorns in a Lease with Option to Buy Reid, Tanis; Maniscalco, Robert A. Aug., p. 27-29
- Barter Away Underwater Assets July, p. 26-27
- Boost Low-Income Rent Rates July, p. 27
- Full House Nov./Dec., p. 44
- Get Your Tenants Talking Pickette, T. Robert June, p. 55-57
- You're Stuck with It, Baby May, p. 12

Legal liability

- The Case of the Camouflaged Step Nov./Dec., p. 14
- Do You Comply with the ADA? Day, Rebecca July, p. 34-38
- One More Factor to Think About in Sales? Trask, Donald A. Nov./Dec., p. 53-55

License laws

- Over the Line Jan./Feb., p. 10

M

Mailing

- Bulk Up and Save Russo, James E. June, p. 21

Management, real estate office. See also

- Company policy; Legal liability; Recruiting; Security, building
- Do You Comply with the ADA? Day, Rebecca July, p. 34-38
- Getting to Know Them Aug., p. 12
- Legacy or Loss? July, p. 30-31
- Nip Risk in the Bud Oct., p. 61
- Put Your Best Space Forward Pearlman, Jo Oct., p. 61
- Stand Your Ground Apr., p. 70

Marketing homes. See also Sales techniques

- House Is Beautiful, Wish You Would Show Rodwell, David C. Sept., p. 39
- League of Open Houses Oct., p. 24-25
- Photo Opportunity May, p. 48
- Pull Out All the Stops Hector, Will; Royall-Libonati, Cindy July, p. 60

- Selling Homes of the Rich and (Sometimes) Famous George, Robert Apr., p. 65-69
- Shutterbugging Aug., p. 8
- Think Globally, Sell Locally Bleasdale, Julie A. June, p. 14-19
- 3 Bedrooms, 2 Baths . . . and a Bonus! Oct., p. 14-20

Mergers and acquisitions

- Make Sure a Company's a Keeper Slusser, George E. Apr., p. 29-31
- So You Want to Buy a Real Estate Company? Schmaedick, Ronald Apr., p. 26-29

Mobile-home parks

- Rare Investment Jan./Feb., p. 60

Multiple listing service (MLS)

- MLS Membership Open to All? Mar., p. 14-15

N

Negotiation

- Negotiation Takes Lots of Homework Sept., p. 38-39

Networking

- Get Connected May, p. 48-49

Porcelain like Powder Coated Real Estate Yard Signs

Our 41st Year

**"See and Feel"
the difference**

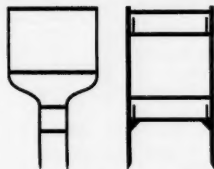


Lowen Sign Company

1330 East 4th. - Box 1528
Hutchinson, KS 67504-1528

Toll Free 800 545-5505

24 Hour Fax 316 663-1429



We have the best slip-in
insert unit on the market

Send for our FREE 32 page full color catalog

THE ULTIMATE CLOSING GIFT



The Mortgage Terminator™ gives homeowners everything they need to pay off their mortgages

sooner and build equity at an accelerated rate. Give it as a closing gift and not only will your clients come back to you, chances are they'll come back sooner!

For volume discount
prices call:
1 (800) 688-8383

PREVIEW OFFER

\$19.95

One Per Person,
Reg. Retail \$49.95

**THE
MORTGAGE
TERMINATOR**

REAL ESTATE UPDATE

JAMES MACDONALD

QUICK SALE QUERY

QUESTION: I listed my home with a Realtor on a Friday and had it sold on Saturday. Do you think he really earned his fee?

ANSWER: He certainly had! In fact, more so than the broker who would take several months to close the same sale. If it were the other way around, you would be asking the same question. A quick sale is not a matter of luck or lack of effort. Your Realtor has built up a bank of excellent prospects through hundreds of hours of phone calls, showing homes, interviews and advertising. He has tapped this bank. He has done his homework and made a big investment that has paid off — FOR YOU!



When a REALTOR MAKES A QUICK SALE it is rarely a matter of luck!

Thinking of selling your home? We have the buyers. For a confidential market valuation of your home, contact:

TOWN & COUNTRY REALTORS
124 Grove St.
Phone: 678-0578

THIS CAN BE YOUR NEWSPAPER COLUMN

New, Dynamic Format Guaranteed to Outdraw Any Other Ad on the Page

- This can be **YOUR** column — published in **YOUR** local newspaper.
- With **YOUR** photo — **YOUR** byline — **YOUR** closing message.
- Different illustration for each column.

Call or write for a free brochure with samples of columns, cost and details of the program.

Toll-Free: 1-800-562-0062 • Mass. 617-861-7562



Baron Publishing
120 School St. Dept. RT 1192
Lexington, MA 02173

- Join the (Networking) Club
Burg, Bob
Oct., p. 48-49
- Make Friends and Influence Prospects
Burg, Bob
July, p. 60
- Make Your Business Grow
Burg, Bob
Jan./Feb., p. 48-49

Nontraditional brokerage

- The New Breed
Mar., p. 60-61

O

Office, real estate. See Management, real estate office

Open houses. See Marketing homes

P

Partnership, limited

- Valueless Doesn't Mean Worthless
Mar., p. 49

Part-timers. See Productivity, sales

President's profile

- Helfant at the Helm
Waldron, Stacey
Jan./Feb., p. 20-25

Productivity, sales

- Everyone Wins

- June, p. 36
- The Myth About Part-timers
Harper, Alyce
June, p. 29-30

Professional growth

- Branch Out into Advisory Services
Durniak, Mike
Nov./Dec., p. 26-28
- Can I Get a Witness?
Pace, Cari Lynn
May, p. 50-54
- Is It Worth It?
Jan./Feb., p. 58
- Keep Your Blinders On
Hooge, Debbie
June, p. 20
- Stick to What You Know
Edwards, Donald K.
Jan./Feb., p. 60

Professionalism

- Caution: Failure Ahead
Weiss, Dotty
Jan./Feb., p. 56-57
- The Survey Says: Professionalism
Nov./Dec., p. 43
- When Will We Charge Professional Fees for Professional Services?
Hammerle, Ronald L.
Oct., p. 40-41
- Winds of Change: Part II
Mar., p. 25-27

Profitability

- Winds of Change
Jan./Feb., p. 12-17

Property management

- Do You Comply with the ADA?
Day, Rebecca

- July, p. 34-38
- From the Home Office in Houston . . .
Oct., p. 30
- Property Management Software: The Second Generation
Inman, Bradley; Newman, Morris
Aug., p. 50-54
- Property Managers Computerize
Mar., p. 39
- Sign Visibility
Jan./Feb., p. 60
- Who's Buttering Your Bread?
July, p. 30

Public projects

- One More Factor to Think About in Sales?
Trask, Donald A.
Nov./Dec., p. 53-55

R

Rapport, establishing

- Stalking the Truth
Schilling, Byron
Apr., p. 63

Record keeping

- Don't Be a Pack Rat!
Nov./Dec., p. 24

Recruiting

- Evaluating Résumés
Sept., p. 40
- Form a Winning Team
Oct., p. 61
- It's All in the Ingredients
Musselman, Charles

LEARN HOW TO REHAB YOUR WAY TO A MILLION DOLLARS

In two short hours, learn everything you need to know about finding, financing, rehabbing and reselling houses for profit.

You can earn thousands of extra dollars a year by rehabbing and reselling houses. Tens of thousands. These audio cassettes detail how. You'll learn all phases of the profitable rehab/resell business. Absorb years of experience in a series of four tapes (plus workbook). Learn how to:

1. Find Property That Will Be a Sure Sell.
2. Finance Without Fear.
3. Rehab Without High Costs and Headaches.
4. Sell Easily, Quickly and Very Profitably.

Your price? Only \$39.95, plus \$4.95 for shipping and handling.

About the Author:

Mike Schlup is a millionaire. He reached that status in less than three years by doing what he loves: Fixing up houses and selling them for profit. "It feels fantastic to be in charge of your own destiny. And to make a great deal of money out of what you really enjoy doing." Mike

Your satisfaction is 100% guaranteed.

If you're not completely happy with the cassette package, return it for a full refund within 30 days. No questions asked.

This makes an excellent
CHRISTMAS GIFT!

Call to order right now:

1-800-446-5387.

Visa and Mastercard accepted. Operators are ready 24 hours a day. Or simply fill out the order form below. Send it to Schlup Investments, 2716 W. 118th St., Leawood, KS 66211. Please allow 2 to 4 weeks for delivery. (Dealer inquiries welcome.)

LEARN HOW TO REHAB YOUR WAY TO A MILLION DOLLARS

Everything you need to know about finding, financing, rehabbing and reselling houses for profit.

☐ YES I want to learn how my talents can make me a millionaire, for only \$39.95 (plus \$4.95 shipping & handling).

Name _____

Phone (_____) _____

Charge MC or
Card # VISA

Address _____

City/State/Zip _____

Drive to Hawaii!

Just Slip an Educational Audio Cassette from the 1992 NATIONAL ASSOCIATION OF REALTORS® Convention in Your Car Player, and YOU ARE THERE. In Honolulu, Soaking up One Great Real Estate Marketing Idea After Another.

NAR AUDIO CASSETTES From the 1992 Convention in Hawaii Can Help You:

- Improve your self-promotion
- Attract more listings
- Bargain and negotiate smarter
- Close more contracts faster
- Increase personal earnings

For a Complete Catalog of Every Tape:

Toll-Free: 800/241-7785

Or attach a business card & Mail To:
The Resource Link • 3139 Campus Dr • Suite 300
Norcross, Georgia 30071-1402

Refer to ad code #2126 when ordering.



NATIONAL ASSOCIATION
OF REALTORS®

The Voice for Real Estate®

June 22-24

- Selecting Top Recruits
Cherni, Jean
Aug., p. 39-42

Recycling

- Recycling Made Easy
July, p. 30

Refinancing. See Financing

Relocation

- Is Your Relocation Policy as Old as the Flintstones?
Foltz, John
July, p. 45-47

S

Sales meetings

- Eye Openers for Bored Sales Meetings
Lightner, Marilyn R.
Mar., p. 54-58
- Retreat for Success
Sept., p. 40

Sales techniques. See also Marketing homes

- Do Sales Slip Through Your Fingers?
Pullem, Michael E.
Nov./Dec., p. 46-49
- Frozen by Shyness?
Ross, Robert
June, p. 26-27
- Keep Sellers' Prices Out of the Clouds
Schenck, Lois
May, p. 23-25
- Make Deals on Wheels
Mueller, Rose Mary
Oct., p. 22-23
- Play Matchmaker Between Sellers
Pope, Mark; Watson, Scott
Sept., p. 47-49

Security, building

- The Case of the Landlord Who Was Taken Off Guard
July, p. 17
- Is Your Office a Burglary Waiting to Happen?
Dacy, Joe, II
June, p. 38-42
- Rape: It Can Happen in Your Building
Dacy, Joe, II
Sept., p. 58-63
- Safety on the Road
Nov./Dec., p. 34
- Who Delivers Your Tenants' Packages?
Mar., p. 39

Self-improvement

- Alarming Memory
May, p. 48
- The Fine Art of Reading
Woodall, Nick D.
June, p. 20-21
- Keep Fit Mentally
Voinovich, Victor S.
Apr., p. 70-71
- Strike Back at Stress
MacLeod, Jeanne
Apr., p. 62

Self-promotion

- Defend Your Qualifications
Van Wieren, Julie
Oct., p. 25
- Inside Unique Promotions
Vogel, Christine
Mar., p. 16-21
- The Personal Brochure: A Blueprint for

Success

Taylor, Robert E., Jr.
Sept., p. 42-45

Shopping centers

- Financing Takes a Little Creativity
Temple, Bill
Apr., p. 33
- The Way to Shoppers' Hearts Is Through Their Stomachs
Carlson, Harold J.
Mar., p. 44-48

Smoking

- Rules of the Road
Armour, Vy
Jan./Feb., p. 58
- The Survey Says: Smoking on the Job
May, p. 34; July, p. 42-43
- Where There's Smoke, There's Ire
Long, Deborah H.
May, p. 28-31

Stress

- Strike Back at Stress
MacLeod, Jeanne
Apr., p. 62

Substance abuse

- Take a Stand
Jan./Feb., p. 34

T

Taxes

- Are You an Employer?
May, p. 36-37
- Don't Leave an Audit to Chance
Kearney, John J.
Mar., p. 50-53
- The Gift That Keeps On Taking
Mar., p. 49
- Go to Bat for Yourself by Keeping Property Taxes in Check
Humphrey, Jeffrey
May, p. 44-47
- How to Calculate Your Home's Tax Bill
Abels, Thomas A.
Sept., p. 51-54
- Property Owners Beat Tax System
Nov./Dec., p. 14
- Soften Your Tax Bite
Sullivan, Eunice K.
July, p. 31
- A Tax-Exempt Retirement?
Nov./Dec., p. 22
- What's Entertainment?
May, p. 37

Technology. See Business technology

Telephone techniques

- Do Sales Slip Through Your Fingers?
Pullem, Michael E.
Nov./Dec., p. 46-49
- Phone Remedy
Brenner, Betty
Mar., p. 22

Tenants. See Leasing; Property management

Time management

- Conquer the Modern Beast . . . Procrastination
Kidwell, Kerry
Aug., p. 34-37

Training

- Eight Reasons You Must Use Field Training
Kreider, Phil
Sept. 35-36

- Learning Can Be Fun
Posey, William J.
Nov./Dec., p. 24

Trends

- Real Estate: Still Crazy After All These Years
Bleasdale, Julie A.
Nov./Dec., p. 56-61

U

Underground tanks

- Leaking Tanks: Make Sure Liability Doesn't Seep into Your Company
Cook, Preston
Oct., p. 59-60
- Underground Tanks Can Sink the Firmest of Deals
Stein, Sanford M.; Siegfried, Daniel L.
Oct., p. 57-58

V

VA loans

- The Big Picture
Jan./Feb., p. 26

Videos. See Business technology

Voice mail. See Business technology

W

Wetlands

- Curbing the EPA
Oct., p. 12-13
- Does Your Delineator Make the Grade?
Nov./Dec., p. 44
- Drowning in Wetlands Rules
Berger, Warren
July, p. 18-22
- Know How to Wade Through the Morass
Gutman, Carolyn P.
July, p. 23-24

Workouts

- Home Remedy
July, 48-50
- If Lenders Won't Cooperate, There's Always Bankruptcy
July, p. 58
- A Necessary Evil?
Berquist, Carl; Jeanneret, Richard
Jan./Feb. 38-40
- Pull Together to Help Troubled Homeowners
Shefman, Marga
Mar., p. 34-38

Z

Zoning

- Growth Controls Stunted
Apr., p. 12-13